

App. Serial No. 09/994,725 (Attorney Docket No.: 47004.000111)

REMARKS

Claims 1, 3-12, and 14-33 are pending in the application. By this Amendment, claims 14-25 are amended to correct a dependency related informality, and claim 33 is added to recite further features of the claimed invention.

Reconsideration and allowance in view of the foregoing amendments and following remarks are respectfully requested. No new matter has been added by this Amendment.

A The 35 U.S.C. §102(e) Rejection Based on Ellmore

In the present Office Action, claims 12 and 14-20 are rejected under 35 U.S.C. 102(e) as being anticipated by Ellmore (U.S. Patent 7,058,817). This rejection is respectfully traversed.

The features of claim 12 are set forth above.

The Office Action, on pages 2-4 asserts various alleged teachings of Ellmore. In particular, Applicant notes the Office Action's assertions at page 3, line 5. Therein, the Office Action asserts:

In a preferred embodiment, the single sign on processes are used for customers of a financial institution to view and conduct transactions with respect to their accounts with the institution. These accounts include but are not limited to checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading, auto loans and leases, home equity loans, personal loans, trust accounts, 401 k accounts and insurance accounts, see col. lines 11-26), the consolidated homepage including a first frame and a second frame (i.e., this is a **descriptive non-functional element** that does not alter the structure of the system since "HTML frame" is nothing but a way to allow authors to present documents in multiple views, which may be independent windows or subwindows. Multiple views offer designers a way to keep certain information visible, while other views are scrolled or replaced. For example, within the same window, one frame might display a static banner, a second a navigation menu, and a third the main document that can be scrolled through or replaced by navigating in the second frame.

On page 3, the Office Action further asserts:

Thus, since Ell contemplates the use of HTML (see Col. 4 lines 55-60), inherently, Ell can utilize HTML frames to present documents in multiple views), retrieving data for accessing at least one remote server based at least in part on the received login

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information; transmitting said data to the at least one remote server; authenticating that access by the customer to the at least one remote server is allowed (see fig 4), and transparently connecting the customer to the remote server such that the customer is provided access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame (see fig. 2 - fig 4, also see the abstract and the summary of the invention),

Applicant traverses various such assertions on various basis, as discussed below.

As an initial matter, Applicant traverses the Office Action's assertions regarding "HTML frames". Applicant acknowledges that Ellmore does indeed talk to use of HTML. However, the Office Action asserts that "since Ell contemplates the use of HTML (see Col. 4 lines 55-60), inherently, Ell can utilize HTML frames to present documents in multiple views." Applicant submits that what technology Ellmore can or can't use is simply not the appropriate standard. As set forth in MPEP 2131, "A claim is anticipated only if each and every element as set forth in the claim is **found, either expressly or inherently described**, in a single prior art reference." *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). Applicant submits that Ellmore fails to expressly teach HTML frames. Further, Ellmore in no way inherently teaches HTML frames. Ellmore fails to support any such assertion.

Further, on page 3, line 21, the Office Action asserts that authenticating access by the customer to the at least one remote server is "**allowed**". Accordingly, the Office Action appears to be basing the rejection on what is or is not allowed by Ellmore. Applicant again submits that such is simply not the standard. Anticipation is not based on what is allowed. Rather, anticipation is based on what is found, either expressly or inherently described, in Ellmore.

In general, Applicant respectfully submits that the basis of the rejection as set forth on page 3, line 5 - page 4, line 4, is simply unsupportable for at least the reasons set forth above.

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Indeed, the Office Action appears to fail in asserting that all the claimed features are found in Ellmore. Withdrawal of the rejection is requested.

In particular, claim 12 recites:

transparently connecting the customer to the remote server such that the customer is provided access to the remote server, by **hosting the remote server in a second frame** of the interface, so as to allow the customer use of services on the remote server, the method including **simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame.**

On page 4, lines 1-4, the Office Action cites such features and references Figs. 2 and 4 of the Office Action, as well as the Abstract and Summary. Applicant submits that such particulars are not found in such portions of Ellmore.

Ellmore is directed to a system and method for single sign on process for websites with multiple applications and services. In the Abstract, Ellmore teaches a system and method for integrating the Internet front end sign on processes of the various systems of a financial institution which allows a customer to **view and access its various financial accounts** with the institution. Ellmore describes during the initial sign up for the online access to its accounts, a customer creates its User ID and password online during the same session. Once the customer has signed on (password) and verified ownership of at least one account, **the system displays all of the customer's accounts that are available for access via the Internet website.**

Illustratively, in column 3, lines 5-15 (the Summary of the Invention), Ellmore teaches that once a customer has signed up and logged on, the present invention displays all customer accounts that the customer has selected for viewing (including account balances) on an account summary page. This account summary page allows the customer to then **navigate** to the line of business site to see more details or transact using the account. Once signed up for the online

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process, customers are able to add additional accounts online once they are available online or once a customer acquires a product. This process may not require additional verification of ownership, depending on where the new product falls in the verification hierarchy.

Further, in column 6, lines 56-66, Ellmore teaches that the customer is shown all of his/her accounts (including business accounts if applicable) that he/she has with the institution. The account information is presented to the customer based on data contained in the customer's CIF profile. After the accounts have been presented to the customer, the customer is given the option to view these accounts using system 100. In addition to the accounts the customer can view, the customer is shown all services (e.g., tax, payroll, wire transfer, and electronic billing services) in which the customer is able to participate. Ellmore teaches further aspects of the CIF account in column 8, lines 18-31.

Further, in column 15, lines 9-47, Ellmore teaches aspects of the account summary page. Ellmore describes that when the user clicks on a specific account to view details, he **enters the system for the specific line of business (LOB)** (see 190 196 in FIG. 1). On the account summary screen, the user is presented with a list of their enabled accounts, from which they can make a selection to see more details. They make their selection by clicking on the relevant hyperlinks, **which brings the user into the appropriate LOB site supporting the selected product/account**. Ellmore teaches that for example, the supporting LOB site could be online banking, mortgage servicing, investment or trading or credit card servicing. This screen also contains summary (balance) information for each of the accounts presented to the customer. This information will vary depending on the type of account.

However, Ellmore fails to teach or suggest all the features as recited in claim 12, and in particular, the last clause of claim 12, as set out above.

In particular, Applicant notes Ellmore's disclosure of once a customer has signed up and

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logged on, the invention displays all customer accounts that the customer has selected for viewing (including account balances) on an account summary page, and that this account summary page allows the customer to then **navigate** to the line of business site to see more details or transact using the account.

While such teachings are of interest, such teachings simply do not describe the particulars as recited in claim 12. Specifically, for example, such teachings of Ellmore do not describe the claimed features relating to the first and second frame and the manipulation thereof.

Accordingly, Applicant respectfully submits that the applied art fails to teach or suggest the invention as recited in claim 12 for at least the reasons set forth above.

Further, the various dependent claims 14-20 recite patentable subject matter at least for their various dependencies on the independent claims, as well as for the additional subject matter such dependent claims recite.

**B. The 35 U.S.C. §103 Rejection Based on Ellmore and Teper**

In the Office Action, claims 1, 3-11 and 21-32 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ellmore in View of Teper et al (Teper hereinafter, U.S. Patent 5,815,665). This rejection is respectfully traversed.

Teachings of Teper are described in Applicant's prior response. Teper is directed to a system and method for providing trusted brokering services over a distributed network. In the Summary, Teper describes the Teper invention provides a system and method in which Service Providers host their own content as directly-accessible sites (referred to herein as "SP sites") on a distributed network such as the Internet, while relying on a centralized Online Broker site (which implements an Online Brokering Service) to handle user-authentication and billing matters. The system advantageously allows users to purchase online services from the SP sites directly, without having to transmit payment information and other personal information over the

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distributed network, and without having to reveal such information to the Service Providers from which the online services are purchased. In a preferred embodiment the SP sites are in the form of Web sites on the Internet, and the online services available on the Web sites are accessed by the user using a single account (e.g., username and/or password) established between the user and the Online Broker.

Firstly, Applicant submits that the asserted motivation to combine is deficient and is unsupportable. That is, on page 8, lines 4-7, the Office Action asserts the **motivation** to combine:

... Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Ell and Teper to allow users to seamlessly access their online accounts a single login - ID.

It is noted that such motivation is used to support extensive proposed modifications of Ellmore based on the teachings of Teper. Further, Applicant notes Ellmore in column 4, lines 6-

9. Therein, **Ellmore asserts:**

... The single sign on ID and password that allows access to all of the customer's accounts provides speed of fulfillment, ease of use and reduced customer support for issued or forgotten IDs and passwords. The ability for customers to see all of their accounts with one logon eases the customer experience and enhances customer retention, as well as enhancing cross-sell and up-sell efforts.

Accordingly, the motivation (in the Office Action) is deficient in that Ellmore already possesses the capability, i.e., the desired attributes, used as the basis for motivation. That is, the one of ordinary skill would not be motivated to combine the art to attain a capability that Ellmore

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already has, albeit, in a different manner than the present claimed invention. Without proper motivation, the rejection is not supportable.

Further, claim 1 recites:

upon selection of a link by a customer, the **universal session manager**:  
checks, based on information in the validation database, that the customer is allowed access to the remote server;  
provides access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and  
simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame.

Thus, such features relate to a specific manipulation, by the universal session manager, of the first and second frames, and attributes associated therewith. The Office Action does not even appear to address such particulars. That is, Applicant notes, for example, the Office Action on page 7, 4th to last line. Therein, the Office Action talks to "the interface having multiple frames", and that such is disclosed by Teper.

In response to such assertions, Applicant firstly notes that claim 1 does not simply recite "multiple frames". Rather, claim 1 recites multiple frames and particular attributes associated with such multiple frames. Accordingly, the Office Action fails to even propose an alleged combination (of art) that sets forth the claimed features.

Moreover, based on Applicant's review, Teper is not seen to even teach multiple frames, much less the recited particulars of such multiple frames. The Examiner is requested to clarify where multiple frames are described in Teper.

Based on the various reasons set forth above, Applicant submits that the rejections is unsupported as to claim 1, as well as claim 12.

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Further, the various dependent claims 3-11 and 21-32 recite patentable subject matter at least for their various dependencies on the independent claims, as well as for the additional subject matter such dependent claims recite.

For example, Applicant notes claim 29. Claim 29 recites:

.... the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session includes:

the universal session manager checking a session activity table of the customer.

The Office Action rejects claim 29 on page 11. Teper fails to describe such features, as alleged in the Office Action, and thus clearly cannot cure the deficiencies of Ellmore as to such features. For example, the element 60, as referenced in such rejection is simply the online broker 60. Further the other referenced disclosure of Teper fail to teach such specifics. Clarification of the basis of such assertions is requested.

Withdrawal of the 35 U.S.C. §103 rejection is respectfully requested.

C. Conclusion

For at least the reasons outlined above, Applicant respectfully asserts that the application is in condition for allowance. Favorable reconsideration and allowance of the claims are respectfully solicited.

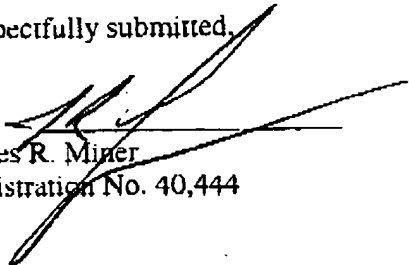


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It is believed that no fee is due in connection with this filing. However, if it is determined otherwise, the Commissioner is hereby authorized to charge our Deposit Account No. 50-0206.

Respectfully submitted,

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